

**Part 2A of Form ADV: Firm Brochure**

Item 1 Cover Page

**OLSON, CROSS & ALAMO ADVISORS, LLC**

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**FORM ADV, Part 2A**

Dated: Jan 01, 2015

This brochure provides information about the qualifications and business practices of Olson, Cross & Alamo Advisors, LLC (the "Firm" or "OCA"). If you have any questions about the contents of this brochure, please contact us at (212) 608-1805.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (the "SEC") or by any state securities authority. Registration does not imply a certain level of skill or training.

Additional information about OCA is also available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov).

Item 2 Material Changes

Not Applicable.

### Item 3 Table of Contents

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#### Item 4 Advisory Business

##### Ownership and Background Information

OCA was formed as a limited liability company on April 25, 2011 in the State of New York. OCA is equally owned by three individuals: Wesley Cross, Michael J. Alamo and James Robert Olson. Mr. Cross serves as the Firm's President and Chief Executive Officer. Mr. Alamo is the Firm's Chief Compliance Officer and General Counsel. Mr. Olson is not an officer or employee of the Firm.

Due to the acquisition of many of the stand-alone investment advisors, independent wall street partnerships are increasingly rare. These independent firms have been replaced by enormous banks and their subsidiaries. These new conglomerates satisfy neither the client, nor the investment advisors that work in them, as they are impersonal and driven by attempts to market the products of the corporate parent, regardless of the true needs of the end client. In this environment, the members of the Firm wanted to depart from this model and build a truly independent firm that will be able to provide investment advisors with the opportunity to be independent and ultimately, provide their clients with the best investment advice tailored to the goals and investment objectives of their clients.

##### Advisory Services

OCA provides portfolio management and investment advisory services for high net-worth individuals, and in limited circumstances, retail individuals. The Firm tailors advisory services to the individual needs of its client. At the beginning of a client relationship, the Firm will establish and define its relationship with the client by discussing with the client and assisting the client in determining the client's long and short term goals and objectives. In doing so, the Firm will review the client's financial status, time horizon risk tolerance and other factors deemed important by the Firm to assist the Firm in providing appropriate and suitable investment advice to the client.

Upon agreeing with the client to the client's long and short term goals, the Firm will begin providing investment advice to the client, which may be on a discretionary or non-discretionary basis. OCA will not limit its investment advice to specific types of securities and instruments, but rather, OCA will entertain a wide range of products and instruments, which may include, equities, corporate debt, warrants, options contract and futures, alternative investments, mutual funds, investments in foreign companies, government securities, etc. However, the client is permitted to impose restrictions on investments in certain types of securities. The representatives of the Firm will maintain an open line of communication with the clients of the Firm and will periodically, review with the clients, the clients investment objectives to determine if any material changes have occurred which would result in a change of the clients' investment goals.

The Firm will not have custody of its client's funds or securities. The clients' fund and securities will be held by a third party custodian.

As of the date of this brochure, OCA does not does participate in wrap fee programs.

## Item 5 Fees and Compensation

### 1. COMPENSATION OF THE ADVISER

- a. The ADVISER's annual fee for investment management services provided under this Agreement shall be percentage of the value of the Assets under management individually negotiated with each client. The Fee will be deducted directly by the Custodian from the client's account on a quarterly basis at the rate of  $\frac{1}{4}$  of the agreed upon percentage starting at the opening of the account and in the beginning of every calendar quarter thereafter. If the account is established at any time other than the beginning of the quarter the Fee shall be pro-rated. Alternative schedules for charging the annual fee are permissible but must be agreed upon by the ADVISER and CLIENT in writing. No increase in the annual fee shall be effective without prior written notification to the CLIENT;
- b. In addition to ADVISER's annual investment management fee, the CLIENT shall also incur, relative to all mutual fund purchases, charges imposed directly at the mutual fund level.
- c. Eligible CLIENTS shall also pay ADVISER a performance fee, as described below.

### 2. PERFORMANCE FEES - ONLY AVAILABLE TO ELIGIBLE CLIENTS

- a. The ADVISER's annual performance fee (the "Performance Fee") for investment management services provided under this Agreement shall be limited to performance-related compensation in accordance with the requirements of the Rules of the Regulating Authority under which the Advisor is operating under at the time the Performance Fee is Charged. Eligible Clients are defined as natural persons and companies that have either at least \$1,000,000 under management with the Adviser immediately after entering into a performance fee agreement or a net worth, at the time the agreement is entered into, in excess of \$2 Million (i.e. a natural person's net worth may include assets held jointly with a spouse). The amount of, and the manner in which, Adviser Compensation shall be determined, including the amount and calculation of the Performance Fee, is set forth below.
- b. Combination Fixed Fee and Performance Fee Schedule:
  - i. 1. The Fixed Fee Portion: Annual Management Fee is the percentage of the value of the Assets under management individually negotiated with each client. This rate will be calculated by multiplying the initial deposit by  $\frac{1}{4}$  of that percentage and subsequently repeating this process at the beginning of each calendar quarter thereafter. The annual fee shall be and paid quarterly based upon the value of the Assets on the last day of the calendar quarter. For example, if the Annual Fee is 2%, the client will be charged 0.5% Fee in the beginning of each quarter based upon the value of the Assets on the last day of the previous quarter. If the account is established at any time other than the beginning of the quarter the Fee shall be pro-rated. 2. Performance Portion: The Performance Fee will equal 20% of the total return. "Total Return" is defined as net realized and unrealized capital gains and losses, plus interest, dividends, and distributions for the measurement period. 3. The performance portion of the fee will be calculated and billed after each measurement period. The Performance Fee is subject to 'High-Water Mark Test' as described below. The standard measurement period is one year but can vary depending on the investment and methods available for calculating gains. 4. Total Fee: The fixed fee portion plus the performance fee portion.

OCA's investment advisory contracts are terminable by either party on thirty (30) days' written notice.

The client will be entitled to a prorated refund of management fees paid to OCA after the thirty-day notice period elapses. If there are less than 30 days remaining in the quarter when the client terminates this agreement, OCA shall be entitled to 30 days of management fees beginning the next business day following the date of termination based on the value of the portfolio as of the close of business on the day of termination less any credit for management fees already paid but not yet earned beginning the next business day following the date of termination. If termination notice is received on a weekend day or market holiday this agreement will be deemed to be terminated as of the close of business on the previous business day. OCA may waive its right to management fees due after termination notice is received at its own discretion.

The estimated fees disclosed above are separate from and do not include brokerage commissions, dealer spreads and other costs associated with the purchase or sale of securities, custodial fees, interest, taxes and other account expenses. These expenses are the responsibility of client. Each client, in the investment advisory agreement, acknowledges that account assets invested in shares of investment funds (including, but not limited to, exchange-traded funds, securities of any open-end or closed-end management investment company or investment trust registered under the Investment Company Act of 1940, limited liability legal entities and non-registered pooled funds) will be included in calculating the value of the client's account for purposes of computing OCA's fees and the same assets also will subject to fees and expenses assessed by the investment funds and indirectly paid by each client.

**High-Water Mark Test.** Only accounts that pass 'High-Water Mark Test' shall be eligible for performance fees. In order to pass such test the account value at the end of the measurement period (typically the end of calendar year) must be higher than the highest value of any previous measurement periods. For the first measurement period the initial deposit value shall serve as the High-Water Mark. The performance fee would be applied only to the difference between the new and the previous high of the account value. The Firm has the right to wave its Performance Fee even if the High-Water Mark Test was passed.

**Example:**

Year 1. A new account is open and the Client deposited \$100,000. At the end of the Year 1 the value of the account is \$125,000. The Fee shall be charged on the \$25,000 which is the difference between the initial deposit and the Year-end value. The new High-Water Mark is now \$125,000.

Year 2. Account value drops to \$110,000 by the end of the year. No performance fee is charged. The High-Water Mark remains at \$125,000.

Year 3. Account value increases to \$135,000 by the end of the year. Performance Fee shall be charged on the \$10,000 which is the difference between the previous High-Water Mark of \$125,000 and the new high of \$135,000. The new High-Water Mark is now \$135,000.

As further described in Item 10, OCA's principals, Mr. Cross and Mr. Alamo are also registered principals with an affiliated broker dealer. In their capacity as principals of the broker dealer, they accept compensation on behalf of the broker dealer, for the sale of securities and other investment products. This practice may give rise to conflicts of interest and may give duly registered supervisory personnel an incentive to recommend investment products based on the compensation received rather than on a client's needs. Please refer to Item 12 "Brokerage Practice" for further details.

To ensure such conflicts are properly addressed, the Firm has adopted a Code of Ethics. Furthermore, at the outset of a client relationship, the dual registration of the Firm's principals, and other representatives, if applicable, will be disclosed to the client. As described above, Mr. Alamo is the Chief Compliance officer of the Firm and its affiliated broker dealer. As the Chief Compliance Officer at both firms, Mr. Alamo is not a revenue generating principal and therefore, is charged with ensuring that any conflicts of interests that may arise to the Firm or the relevant registered representative are properly address. To address these potential conflicts of interests, the Firm has certain procedures in place which include the following:

- Maintaining a list of all employees that are dually registered as a broker and an advisor.
- Maintaining a list of clients that are clients of both the Firm and the affiliated broker dealer.
- Ensuring that all employees have received and reviewed the Code of Ethics.
- Prior to permitting an advisor to also serve as a broker to a client, the advisor must request and receive approval from the Chief Compliance Officer prior to engaging in the brokering activities.
- The Chief Compliance Officer will review information he determines is necessary to allow him to properly address the situation to determine if the advisor is acting in his own self interest or in the best interest of the client. Such review may include a review of prior correspondence between the advisor and the client, a discussion with the client, a review of the investment advice, brokerage commission to be charged and other items deemed relevant by the Chief Compliance Officer. Upon being satisfied with his review, the Chief Compliance Officer will either approve or disapprove the request by the advisor.
- If a client is a client of the Firm and the affiliated broker dealer, separate files will be maintained.
- Disclosing to the client at the outset of a relationship that such advisor is dully registered with the affiliated broker dealer, provided that, the client is not required to purchase investment products recommended by the advisor through the Firm's affiliated broker-dealer.

Revenues from the Firm's investment advisory clients are expected to be solely based on fees as further described in Item 5, and not on commissions.

**Sample Annual Fee Schedule:**

The Firm will generally charge 2% or less on Assets Under Management, negotiated on a case by case basis with each client. The Firm will not charge more than 2% on Assets Under Management.

The Firm will charge eligible Clients 20% Performance Fee, subject to 'High-Water Mark Test.'

Lower fees for comparable services may be available from other sources.



Item 6      Performance-Based Fees and Side-By-Side Management

Performance-based Fees are only available to eligible clients.

Clients should be aware that performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client. This performance-based Fee may incentivize the Firm to allocate more profitable investments to performance fee accounts, and or to devote more resources toward the performance-fee accounts. The Firm shall mitigate the potential conflicts of interest which may arise from managing accounts that bear a performance fee by monitoring the allocation of trades and diligently implementing its policies and procedures.

Item 7      Types of Clients

As described in Item 4, OCA's clients are predominately high net worth individuals, however in limited circumstances, the Firm may accept a retail client. The Firm generally requires a minimum deposit of \$50,000 to open an account but may accept smaller accounts on a case by case basis.

The investment strategy used depends on the goals of each particular client. However, generally, the firm will use a "top down" analysis. A top down analysis will consist of a review of the economy as a whole, which will contain a review of the current Gross Domestic Product (GDP), Consumer Price Index (CPI), other business cycle indicators and any other relevant information. Once a review of the economy as a whole has been conducted, the Firm will determine the impact it will have on various industry sections. The Firm then assesses specific companies in those sections using a fundamental and/or technical analysis. A fundamental analysis focuses on the analysis of individual companies and their industry groups and is typically done with a long-term focus. In conducting a fundamental analysis, the Firm will review financial statements, public filings (if any), details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company's industry. However, using a fundamental analysis exclusively can create risks in entry and exist points (i.e. if information is received too late, you might end up buying a stock too late). A technical analysis uses indexes, averages, price trends, historical data and other information to attempt to predict the direction of both the overall market and specific stocks. The risk associated with using a technical analysis exclusively is that it does not consider the value of the underlying company itself.

Every security has its own corresponding risk of loss. The following, while not exhaustive, are examples of the risk of loss associated with the following type of security:

Equity: There are risks associated with investing in equity securities and you may lose money. The investment strategy pursued, the time of day, the amount of trading volume and other potentially unknown factors will impact the success or failure of any particular investment. As a client of the Firm we strongly urge you to discuss with your representative your equity strategy and how market dynamics can affect that strategy. You should be aware that during times of high volume in the markets, such as near the opening, or during times of limited trading such as during the intra-day there may be delays in executing orders and prices may vary from available quotations. The listed bid and offer prices can be inaccurate when prices are changing rapidly and therefore the price that an order is executed at may differ from prices quoted. Discuss with your representative the advantages and disadvantages of using: market orders (executed as quickly as possible but with no set price), limit orders (executed at specific prices only but may go unexecuted) or stop- loss orders (triggered by a particular price but may not execute at that price). Order cancellation has the same risks as placing orders, as they may be delayed if markets are experiencing heavy trading and or volatility.

Debt: Debt securities can play an important role in many investing strategies however as with all securities you may lose money. The Firm offers a variety of debt/fixed income vehicles. Risks for debt/fixed-Income instruments may include limited liquidity or early redemption fees. Please review each vehicle with your representative prior to placing an order.

Exchange Traded Funds: Exchange Traded Funds ("ETFs") are registered investment companies that trade on an exchange and have prices quoted similar to exchange traded stock. ETF orders can be placed with your representative. Investing in ETFs may result in losing money. These funds track established market indexes, yet trade like a single stock. Commission fees apply. Those who practice frequent dollar-cost averaging and active traders may generate trading costs that outweigh any cost benefit. Trading prices may not reflect the actual net asset value of the underlying securities. Be sure to carefully consider the particular ETF's investing objectives, risks, charges and expenses involved before investing in an ETF. To learn how to obtain a prospectus containing this and other important information, please ask your Firm representative. Please read the prospectus carefully before investing.

Options: The Firm offers various options trading strategies for our clients that are interested in

pursuing this type of investment. There is an inherent risk involved with options and you can lose money. Investing in options may not be suitable for everyone. Investors should understand how options strategies work because of the complexities of certain option transactions. Prior to placing any trades clients must receive a copy of The OCC Options Disclosure Document. Copies of this document are available at from your representative. Securities regulations require that clients meet certain conditions before the Firm can place options trades on behalf of our clients. Investment strategies that utilize options trading may expose investors to additional costs, increased risks and potentially rapid and substantial losses. Please review The OCC Options Disclosure Document before placing options trades with your representative. This booklet, published by the Options Clearing Corporation, contains important information on trading options and option markets. You can also receive this booklet by contacting your representative.

Mutual Funds: Investing in mutual funds may result in losing money. Prior to investing in mutual funds you should understand all of the fees potentially associated with such an investment. There may be sales charges, expenses, and management fees that investors are charged. Some mutual funds also offer breakpoint discounts which investors may receive. Discuss the particular mutual fund with your representative prior to making investment decisions. Additionally, each mutual fund has a prospectus available that will detail the sales charges, expenses, management fees, and breakpoint discounts as they differ from fund to fund. Always get specific information regarding the charges and discounts offered by a particular mutual fund prior to making an investment.

Alternative Investments: An investment that is not one of the three traditional asset types - stocks, bonds and cash. These include hedge funds, managed futures, commodities, and real estate and derivatives contracts. While favored by many because their returns have a low correlation with those of standard asset classes, they might have high minimum investments and fee structures compared to mutual funds and ETFs, they may also lose value. Please evaluate each investment carefully prior making a decision to invest.

As disclosed above, investing in securities involves a risk of loss. Prior to making such investment, clients should understand and be prepared to bear the risk of loss.

Item 9      Disciplinary Information

None.

Item 10 Other Financial Industry Activities and Affiliations

The Firm has an affiliated entity, Olson, Cross & Alamo, LLC that is currently registered with FINRA as an introducing broker (the "BD"). The Firm's President, Mr. Cross, and the Chief Compliance Officer, Mr. Alamo also serve as the BD's President and Chief Compliance Officer respectively. Mr. Cross and Mr. Alamo expect to split their time equally between the Firm and the BD.

The Firm has adopted a Code of Ethics and other procedures to address any conflicts of interest that may arise due to this relationship.

The management persons are not registered, and do not have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

There are no other relationships or arrangements that are material to our advisory business or to our clients.

Item 11 Code of Ethics, Participation or Interest in *Client* Transactions and Personal Trading

The Firm maintains a Code of Ethics, a copy of which is available upon written request of any client or prospective client.

The Code of Ethics is a compilation of basic principles of conduct for which our Firm and its employees, are responsible for knowing and following. These principles represent values critical to our Firm in order to ensure for our customers and others, that we conduct our business with honesty and integrity. The Code has been adopted to protect the reputation and integrity of the Firm and its employees and to assist employees in following uniform standards of ethical conduct. The term "employee" in the Code is understood to mean officers, directors, employees, and independent contractors.

The Code of Ethics is intended to govern the actions and working relationships of employees with current or potential customers, consumers, other Firm employees, competitors, suppliers, government representatives, the media, and anyone else with whom the Firm has contact. In these relationships, the Firm requires that its employees observe the highest standards of ethical conduct. The Firm expects each of its employees to place its customers' interest above his or her own self-interest and to discuss with the Firm's compliance department any proposed transaction or relationship that reasonably could be expected to give rise to a conflict of interest. Employees must resolve any doubt as to the meaning of the Code in favor of good, ethical judgment.

Neither Firm nor the BD recommends to their respective clients securities in which the Firm, the BD or its related persons have a material financial interest in. Neither the Firm nor the BD will buy or sell securities in a principal capacity to their clients.

Neither Firm nor the BD maintains a proprietary account. However, employees of the Firm may maintain personal accounts which they make proprietary investments in. In this regard, an advisor may make recommendations to clients for the same securities which such advisor has also made a personal investment in. This situation and other situations of a similar nature may give rise to a conflict of interest, however as stated above, the Firm and its employees are subject to the Code of Ethics adopted by the Firm. The Firm also has certain procedures in place to address potential conflicts of interest of this nature. These procedures are limited to specific personnel of the Firm, which include advisors making securities recommendations to a client (a "Covered Person") and only those account which such Covered Person has a direct or indirect interest or control in (a "Covered Account"). Specifically, trades by a Covered Account in any security, including options, warrants and futures) within seven business days before or after any client account trades or actively considered trading in the same security are prohibited, subject to certain exceptions. Similarly, our Chief Compliance Officer maintains a "Restricted Securities List" which lists securities of any company where a Covered Person has a special relationship with the company whereby the Covered Person may receive material non-public information. In these cases, advisors must notify the Chief Compliance Officer, and Covered Accounts are prohibited from trading in any security on the Restricted Securities List. In addition, participation in an investment club requires approval by the Chief Compliance Officer, which is typically granted when the Covered Person's participation does not create any actual, potential or apparent conflict of interest. To the best of its knowledge the Firm has disclosed to its Clients all material conflicts of interest.

Item 12 Brokerage Practices

Where the Firm has discretion in selecting broker-dealers for client trades, the Firm will generally engage an unaffiliated broker-dealer for executing exchange traded securities. However, the Firm may select the affiliated BD for private securities. The Firm will ensure that the broker-dealer selected by the Advisor to provide clearing services provides the best combination of price and execution for the type of transactions contemplated. However, the Firm will in the future re-evaluate whether the use of its affiliate would be appropriate. The Firm will review many factors such as commission rates offered by other broker dealers, current transaction costs, the nature of the traded security, the size of the transaction, the desired timing of the trades, the activity existing, the execution, clearance and settlement capabilities of a broker-dealer, etc. After a review is completed, if the Firm determines a broker-dealer would be best suited for transactions, the Firm will engage that broker-dealer.

When the Firm does not have discretionary authority, the Firm will recommend a broker-dealer if appropriate, but the client is free to choose its broker-dealer of choice. The Firm evaluates the reasonableness of a broker-dealer's brokerage commission on an on-going basis to determine whether a broker-dealer's commission is comparable, if not better, than others in the industry. As indicated above, clients may direct the Firm to affect portfolio transactions through particular broker-dealers. A client who chooses to designate use of a particular broker, including a client who designates use of a particular broker or dealer as a custodian or a client's assets, should consider whether such a designation may result in certain costs or disadvantages to the client, either because the client may pay higher commissions on some transactions than might otherwise be attainable by the BD or may receive less favorable execution of some transactions, or both. A client who "restricts" transactions to a particular brokerage may also be subject to the disadvantages discussed below regarding allocation of new issues and aggregation of orders. In determining whether to instruct the Firm to utilize a particular broker or dealer on a "restricted" basis in recognition of such services, the client may wish to compare the possible costs or disadvantages of such an arrangement with the value of the custodial or other services provided. The Firm may, when feasible, aggregate orders for the purchase or sale of a particular security for execution as a single transaction for the accounts of several clients in order to seek a lower commission or more advantageous net price. The benefit, if any, obtained as a result of such aggregation is generally allocated pro rata among the accounts of the clients who participated in the aggregated transaction. However, clients who direct transactions to a particular brokerage may be unable to participate in aggregated orders and be disadvantaged as a result. The Firm does not receive any soft dollar benefits from its executing Broker-Dealer.



Item 13      Review of Accounts

The Firm's Chief Compliance Officer and/or President will periodically review our client's account. In the event that the specific client is a client of the President, the Chief Compliance Officer will review those accounts. The custodian holding the client's funds and securities will provide the client with quarterly or monthly, if applicable account statements. In addition to reviewing these account statements issued by the custodian, the Firm's Chief Compliance Officer and President will have real time access to review the status of a client's account and will, as appropriate, review such accounts.

Item 14      Client Referrals and Other Compensation

Not Applicable.

Item 15      Custody

The Firm does not in actuality custody securities or client funds. Because the Firm can instruct the actual qualified custodian to withdraw Advisory fees, the Firm follows the following procedures in order to avoid being deemed to have custody:

- The Client will sign a written authorization allowing the Adviser to deduct advisory fees from the account held with the qualified custodian.
- The Firm will submit an invoice to the custodian at the same time that the copy of said invoice is sent to the client.
- The qualified custodian will deliver quarterly, or monthly, if applicable, statements to our clients. These account statements should be carefully reviewed and any discrepancies should be immediately reported to the Firm.

Item 16 Investment Discretion

The Firm accepts discretionary authority on behalf of its clients. The client authorizing such discretionary authority is required to sign a Discretionary Account Agreement. The client may provide for certain limitations to the discretionary authority granted to the Firm.  
For Non-Discretionary client accounts Investment Advisers must secure client's permission prior to effecting securities transactions in their accounts.

Item 17      Voting Client Securities

Not Applicable. The Firm does not accept authority to vote client securities. Securities will not be held in street name but in the name of the client. Therefore, all proxies will be sent directly to the client. Should you have any questions regarding the foregoing, you may contact the Firm or your advisor.

Item 18 Financial Information

Not Applicable. To the knowledge of the Firm, it is not aware of any financial condition that is reasonably likely to affect the Firm's ability to meet commitments, if any, to its clients. The Firm has not been the subject of a bankruptcy petition at any time during the past ten years. The Firm does not require or solicit payments of more than \$500 in fees per client, six months or more in advance.

**Wesley Cross (DOB: 08/12/1975 ) - President and Chief Executive Officer**

As the principal founder, Mr. Cross has served as President and CEO of Olson, Cross & Alamo for almost four years. Prior to establishing the firm Mr. Cross worked at Ernst & Young both in advisory and supervisory capacities. Mr. Cross' group advised State and Corporate pension funds. Prior to Ernst & Young, Mr. Cross was a financial advisor with McGinn & Smith. During that time, he researched and evaluated different investment vehicles, designed financial strategies for equities and options, and invested in the stock market for high net worth individuals.

Mr. Cross holds a Bachelor of Science in Computer Engineering from Taganrog State University of Radio Engineering in Russia. Mr. Cross holds Series 7, 63, 65, 4, 24, and 53 licenses.

**Michael Alamo (DOB: 05/05/1970) – Chief Compliance Officer**

Michael Alamo serves as the General Counsel and Chief Compliance Officer of Olson, Cross & Alamo and is one of the founding partners. Mr. Alamo began his legal career as a paralegal at Davis, Polk & Wardwell and has been an attorney since graduating from Law School in 1999. His range of experience includes serving as a judicial clerk with the Commodity Futures Trading Commission, working as a large firm litigator, and as an Associate Director and legal counsel for Bear Stearns/JP Morgan Chase for over five years. Mr. Alamo has expertise in securities law, regulatory issues, contracts and general broker-dealer compliance.

Mr. Alamo holds a Bachelor of Arts Degree (cum laude) from Amherst College and received his Juris Doctor from George Washington University Law School. Mr. Alamo holds Series 7, 65, and 24 licenses.

**James Robert Olson – Partner**

Mr. Olson is a successful entrepreneur and an investor in the Firm. Mr. Olson is not a registered individual and does not participate in a day-to-day operations or management of the company.

OCA nor any of its management personnel have been involved in any of the events listed below:

- 1) An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,000, involving any of the following:
  - (a) an investment or an investment-related business or activity;
  - (b) fraud, false statement(s), or omissions;
  - (c) theft, embezzlement, or other wrongful taking of property;
  - (d) bribery, forgery, counterfeiting, or extortion; or
  - (e) dishonest, unfair, or unethical practices.
- 2) An award or otherwise being found liable in an a civil, self-regulatory organization or administrative proceeding involving any of the following:
  - (a) an investment or an investment-related business or activity;
  - (b) fraud, false statement(s), or omissions;
  - (c) theft, embezzlement, or other wrongful taking of property;
  - (d) bribery, forgery, counterfeiting, or extortion; or
  - (e) dishonest, unfair, or unethical practices.

OCA and its management persons do not have any relationships or arrangements with any issuer of securities. As stated in Item 4, the founders of the Firm formed OCA to build a truly independent firm that will be able to provide investment advisors with the opportunity to be independent and ultimately, provide their clients with the best investment advice tailored to goals and investment objectives of their clients.